

Fill in this information to identify the case:

Debtor 1 Marian Lynn Bickcom

Debtor 2

United States Bankruptcy Court for the: Eastern District of Michigan

Case number : 15-53320-mlo

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment is due. See Bankruptcy Rule 3002.1.

Name of creditor: NewRez LLC d/b/a Shellpoint Mortgage Servicing**Court claim no.** 2
(if known):**Last 4 digits** of any number
you use to identify the debtor's
account: 3755**Date of payment change:** 05/01/2020
Must be at least 21 days after date of
this notice**New total payment:** \$516.30
Principal, interest, and escrow, if any**Part 1:** Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with the applicable nonbankruptcy law.
Describe the basis for the change. If a statement is not attached, explain why:**Current escrow payment:** \$243.88**New escrow payment:** \$148.18**Part : 2** Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a
notice is not attached, explain why:**Current interest rate:**
Current Principal and interest payment:**New interest rate:**
New principal and interest payment:**Part 3:** Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification
agreement. (Court approval may be required before the payment change can take effect).

Reason for change:

Current mortgage payment:**New mortgage payment:**

Debtor 1 Marian Lynn Bickcom
First Name Middle Name Last Name

Case number (if known) 15-53320-mlo

Part 4: Sign Below

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Julian Cotton Date 4/9/2020
Signature

Print: Julian Cotton Title Authorized Agent for Creditor

Company Padgett Law Group

Address 6267 Old Water Oak Road, Suite 203
Tallahassee FL, 32312

Contact phone (850) 422-2520 Email bkcrm@padgettlawgroup.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN
DETROIT DIVISION**

IN RE: Marian Lynn Bickcom

Case No: 15-53320-mlo
Chapter 13

Debtors(s)

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that, on this the 9 day of April, 2020, a true and correct copy of the foregoing was served by U.S., First Class, and/or electronic transmission to:

Debtor
Marian Lynn Bickcom
28935 York Street
Inkster, MI 48141

Attorney
William D. Johnson
Acclaim Legal Services
8900 E. 13 Mile Rd.
Warren, MI 48093

Christopher W. Jones
8900 E. 13 Mile Rd.
Warren, MI 48093

Brian D. Rodriguez
8900 E. 13 Mile Road
Warren, MI 48093

Trustee
Tammy L. Terry
Buhl Building
535 Griswold
Suite 2100
Detroit, MI 48226

/S/ Julian Cotton

JULIAN COTTON
PADGETT LAW GROUP
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
bkcrm@padgettlaw.net
Authorized Agent for Creditor



Shellpoint Mortgage Servicing
PO Box 10826
Greenville, SC 29603 0826
For Inquiries: (800) 365-7107

MARIAN L BICKCOM
28935 YORK ST
INKSTER MI 48141

Analysis Date:

March 14, 2020

Loan:

Property Address:

28935 YORK ST
INKSTER, MI 48141

Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual		Effective May 01, 2020	
P & I Pmt:			\$368.12		\$368.12	
Escrow Pmt:			\$243.88		\$148.18	
Other Funds Pmt:			\$0.00		\$0.00	
Asst. Pmt (-):			\$0.00		\$0.00	
Reserve Acct Pmt:			\$0.00		\$0.00	
Total Payment:			\$612.00		\$516.30	

Prior Esc Pmt			May 01, 2019	
P & I Pmt:			\$368.12	
Escrow Pmt:			\$243.88	
Other Funds Pmt:			\$0.00	
Asst. Pmt (-):			\$0.00	
Resrv Acct Pmt:			\$0.00	
Total Payment:			\$612.00	

Escrow Balance Calculation		
Due Date:		September 01, 2019
Escrow Balance:		\$995.68
Anticipated Pmts to Escrow:		\$1,951.04
Anticipated Pmts from Escrow (-):		\$55.52
Anticipated Escrow Balance:		\$2,891.20

Shortage/Overage Information		Effective May 01, 2020
Upcoming Total Annual Bills		\$1,778.11
Required Cushion		\$296.35
Required Starting Balance		\$777.98
Escrow Shortage		\$0.00
Surplus		\$2113.22

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 296.35.

A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 296.35 or 1/6 of the anticipated payment from the account.

This is a statement of actual activity in your escrow account from Apr 2019 to Apr 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	387.19
Apr 2019		231.98			*	0.00	619.17
Apr 2019			140.92		* Hazard	0.00	478.25
May 2019		231.98			*	0.00	710.23
May 2019			140.92		* Hazard	0.00	569.31
Jun 2019		231.98			*	0.00	801.29
Jun 2019			140.92		* Hazard	0.00	660.37
Jul 2019		227.31			*	0.00	887.68
Jul 2019		227.31			*	0.00	1,114.99
Jul 2019			140.92		* Hazard	0.00	974.07
Aug 2019		227.31			*	0.00	1,201.38
Aug 2019			140.92		* Hazard	0.00	1,060.46
Aug 2019			941.59		* City Tax	0.00	118.87
Sep 2019		227.31			*	0.00	346.18
Sep 2019			140.92		* Hazard	0.00	205.26
Sep 2019			140.92		* Hazard	0.00	64.34
Oct 2019		227.31			*	0.00	291.65
Oct 2019			140.92		* Hazard	0.00	150.73
Nov 2019		0.20			* Escrow Only Payment	0.00	150.93
Nov 2019		227.31			*	0.00	378.24
Dec 2019		471.19			*	0.00	849.43
Dec 2019			503.40		* City Tax	0.00	346.03
Feb 2020		243.88			*	0.00	589.91
Mar 2020		487.76			*	0.00	1,077.67
Mar 2020			81.99		* Lender Placed Hazard	0.00	995.68
					Anticipated Transactions	0.00	995.68
Mar 2020		1,707.16 ^P	27.76		Lender Placed Hazard		2,675.08
Apr 2020		243.88 ^P	27.76		Lender Placed Hazard		2,891.20
	\$0.00	\$5,213.87	\$0.00	\$2,709.86			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

March 14, 2020

Loan:

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	2,891.20	777.98
May 2020	148.18	27.76	Lender Placed Hazard	3,011.62	898.40
Jun 2020	148.18	27.76	Lender Placed Hazard	3,132.04	1,018.82
Jul 2020	148.18	27.76	Lender Placed Hazard	3,252.46	1,139.24
Aug 2020	148.18	941.59	City Tax	2,459.05	345.83
Aug 2020		27.76	Lender Placed Hazard	2,431.29	318.07
Sep 2020	148.18	27.76	Lender Placed Hazard	2,551.71	438.49
Oct 2020	148.18	27.76	Lender Placed Hazard	2,672.13	558.91
Nov 2020	148.18	27.76	Lender Placed Hazard	2,792.55	679.33
Dec 2020	148.18	503.40	City Tax	2,437.33	324.11
Dec 2020		27.76	Lender Placed Hazard	2,409.57	296.35
Jan 2021	148.18	27.76	Lender Placed Hazard	2,529.99	416.77
Feb 2021	148.18	27.76	Lender Placed Hazard	2,650.41	537.19
Mar 2021	148.18	27.76	Lender Placed Hazard	2,770.83	657.61
Apr 2021	148.18	27.76	Lender Placed Hazard	2,891.25	778.03
	\$1,778.16	\$1,778.11			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is 2,891.20. Your starting balance (escrow balance required) according to this analysis should be \$777.98.

We anticipate the total of your coming year bills to be 1,778.11. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	\$148.18
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$148.18

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.